

**Information to identify the case:**

Debtor 1	<u>Anthony D. Benifield Sr</u>	Social Security number or ITIN	xxx-xx-4579
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Robin Y. Benifield</u>	Social Security number or ITIN	xxx-xx-4026
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-24872-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony D. Benifield Sr

Robin Y. Benifield  
aka Robin Brown

6/15/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony D. Benifield, Sr  
 Robin Y. Benifield  
 Debtors

Case No. 13-24872-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db/jdb  
 cr +Anthony D. Benifield, Sr, Robin Y. Benifield, 10 Cortelyou Rd, Jackson, NJ 08527-1841  
 Mercedes Benz Financial Services USA LLC, Att: BK Servicing LLC, POB 131265,  
 Roseville, MN, 55113-0011  
 514059574 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244  
 514059577 Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
 514059579 Freehold Cartage, PO Box 5010, Freehold, NJ 07728-5010  
 514730719 +JPMORGAN CHASE BANK, N.A., Att: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 514059582 +Jackson Twp Municipal Utilities Auth, 135 Manhattan St, Jackson, NJ 08527-2599  
 514059584 Mb Fin Svcs, PO Box 961, Roanoke, TX 76262-0961  
 514139679 Mercedes Benz Financial Services, POB 131265, Roseville, MN 55113-0011  
 514059587 +Preferred Behavioral Health, 1801 County Road 539, Manchester Township, NJ 08759-3336  
 516257581 +Rushmore Loan Management for MTGLQ Investors, LP, 7575 Irvine Center Drive Suite 100,  
 Irvine, CA 92618-3092  
 516257582 +Rushmore Loan Management for MTGLQ Investors, LP, 7575 Irvine Center Drive Suite 100,  
 Irvine, CA 92618, Rushmore Loan Management for MTGLQ Inves,  
 7575 Irvine Center Drive Suite 100, Irvine, CA 92618-3092  
 514059591 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747)  
 514548155 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2017 22:47:07 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 15 2017 22:47:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514059572 E-mail/Text: amscbankruptcy@adt.com Jun 15 2017 22:48:04 ADT Security Services,  
 PO Box 371490, Pittsburgh, PA 15250-7490  
 514059573 EDI: GMACFS.COM Jun 15 2017 22:38:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 514493558 +EDI: GMACFS.COM Jun 15 2017 22:38:00 Ally Financial, P.O. Box 130424,  
 Roseville, MN 55113-0004  
 514059575 EDI: CAPITALONE.COM Jun 15 2017 22:38:00 Cap One, ATTN: BANKRUPTCY DEPT., PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 514059576 E-mail/Text: bankruptcy@cavps.com Jun 15 2017 22:47:32 Cavalry Portfolio Serv,  
 ATTENTION: BANKRUPTCY DEPARTMENT, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
 514368468 +E-mail/Text: bankruptcy@cavps.com Jun 15 2017 22:47:32 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 514059578 E-mail/Text: bknotice@erccollections.com Jun 15 2017 22:47:10 Enhanced Recovery Co L,  
 ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 514059580 EDI: HFC.COM Jun 15 2017 22:38:00 HSBC Bankruptcy Department, PO Box 5213,  
 Carol Stream, IL 60197-5213  
 514059583 E-mail/Text: ebn@barnabashealth.org Jun 15 2017 22:47:39 Kimball Medical Center,  
 PO Box 29965, New York, NY 10087-9965  
 514059585 EDI: MID8.COM Jun 15 2017 22:38:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514455725 E-mail/Text: bankruptcy@senexco.com Jun 15 2017 22:46:12 SENEX SERVICES CORP,  
 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268  
 514059588 E-mail/Text: bankruptcy@senexco.com Jun 15 2017 22:46:12 Senex Services Corp,  
 333 Founds Rd, Indianapolis, IN 46268  
 514409128 EDI: NEXTEL.COM Jun 15 2017 22:38:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949  
 514059589 EDI: NEXTEL.COM Jun 15 2017 22:38:00 Sprint PCS, PO Box 219554,  
 Kansas City, MO 64121-9554  
 514059590 EDI: VERIZONEAST.COM Jun 15 2017 22:38:00 Verizon Bankruptcy Department, PO Box 3037,  
 Bloomington, IL 61702-3037  
 514549219 +EDI: WFFC.COM Jun 15 2017 22:38:00 Wells Fargo Bank, 3476 Stateview Blvd,  
 Fort Mill, SC 29715-7200

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515482342\* +Wells Fargo Bank, 3476 Stateview Blvd, Fort Mill, SC 29715-7200  
 514059581 ##+Hubschman & Roman, 318 Bergen Blvd, Palisades Park, NJ 07650-2252  
 514059586 ##+Pentagroup Financial, 5959 CORPORATE DR., Suite 1400, Houston, TX 77036-2311

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jun 15, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Amy L. Knapp on behalf of Plaintiff Robin Y. Benifield alk@sgoldsteinlaw.com,  
G31979@notify.cincompass.com/notices@uprightlaw.com  
Amy L. Knapp on behalf of Plaintiff Anthony D. Benifield, Sr alk@sgoldsteinlaw.com,  
G31979@notify.cincompass.com/notices@uprightlaw.com  
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Christopher G. Cassie on behalf of Joint Debtor Robin Y. Benifield ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Christopher G. Cassie on behalf of Debtor Anthony D. Benifield, Sr ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Joint Debtor Robin Y. Benifield ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Debtor Anthony D. Benifield, Sr ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
TOTAL: 13